1.   A method for resolving an electronic commerce dispute involving one or more parties, comprising:

selecting one of two modes of resolving the dispute, the first mode being completely driven by an electronic agent and the second mode involving a human dispute resolution specialist; and

presenting the resolution of the dispute to the one or more parties.

2.   The method of claim 1, wherein the selection of the mode further comprises applying a case-based reasoning system to assist the determination of the modes.

3.   The method of claim 2, wherein the case-based reasoning system contains a history file.

4.   The method of claim 3, wherein the history file contains patterns and precedents, further comprising applying the patterns and precedents to generate an outcome prediction to assist the determination of the mode.

5.   The method of claim 1, further comprising presenting the outcome prediction to the parties.

6.   The method of claim 5, wherein the outcome prediction includes one or more likely outcomes and associated probabilities of occurrence.

7.   The method of claim 5, further comprising receiving settlement positions from the parties.

8.   The method of claim 7, further comprising automatically settling the dispute if the settlement positions satisfy a predetermined criteria.

9.   The method of claim 8, wherein the predetermined criteria relates to a monetary settlement position.

10.   The method of claim 8, wherein the predetermined criteria relates to a non-monetary settlement position.

11.   The method of claim 1, wherein the dispute resolution specialist resolves the dispute by transitioning from a mediation stage to an arbitration stage.

12.   The method of claim 11, wherein the dispute resolution specialist generates a final recommended resolution.

13.   The method of claim 12, wherein the final recommended resolution is accepted by the one or more parties.

14.   The method of claim 13, further comprising creating a contract between the one or more parties stating the willingness to abide by the recommended resolution.

15.   The method of claim 11, further comprising communicating among the parties using a plurality of communication modes.

16.   The method of claim 15, wherein the communication modes include a private mode and a public mode.

17.   The method of claim 15, wherein the communication mode is selected by the dispute resolution specialist.

18.   The method of claim 15, further comprising keeping communications between the specialist and the parties private.

19.   The method of claim 15, further comprising keeping communications between the specialist and the parties public.

20.   The method of claim 1, further comprising providing visual cues to highlight agreements between the parties.

21.   The method of claim 20, further comprising visually highlighting areas of agreement and disagreement.

22.   The method of claim 1, further comprising providing a meta-rating forum on the performance of a particular party.

23.   The method of claim 22, further comprising accessing data stored on the forum regarding performances of sellers and buyers.

24.   The method of claim 23, wherein the data relates to participation in the dispute resolution process.

25.   The method of claim 23, wherein the data relates to compliance of a participant to the final decision made in the resolution of the dispute.

26.   The method of claim 23, further comprising highlighting an offender in the dispute resolution system.

27.   The method of claim 1, further comprising providing a market-based system for assigning a specialist to a particular dispute.

28.   The method of claim 1, wherein the dispute resolution is provided as an insurance covering transactions.

29.   The method of claim 28, further comprising requiring a seller in a transaction to be a registered subscriber before a transaction is insured.

30.   The method of claim 29, further comprising showing a visual indicia to indicate membership in the dispute resolution process.

31.   The method of claim 30, wherein the visual indicia is a medallion.

32.   The method of claim 1, further comprising emulating a court for on-line transaction parties.

33.   A system to resolve an electronic commerce dispute involving one or more parties, comprising:

means for selecting one of two modes of resolving the dispute, the first mode being completely driven by an electronic agent and the second mode involving a dispute resolution specialist; and

means for presenting the resolution of the dispute to the one or more parties.

34.   The system of claim 33, wherein the selecting means further comprises means for applying a case-based reasoning system to assist the determination of the modes.

35.   The system of claim 34, wherein the case-based reasoning system contains a history file.

36.   The system of claim 35, wherein the history file contains patterns and precedents, further comprising means for applying the patterns and precedents to generate an outcome prediction to assist the determination of the mode.

37.   The system of claim 33, further comprising means for presenting the outcome prediction to the parties.

38.   The system of claim 37, wherein the outcome prediction includes one or more likely outcomes and associated probabilities of occurrence.

39.   The system of claim 37, further comprising means for receiving settlement positions from the parties.

40.   The system of claim 37, further comprising means for automatically settling the dispute if the settlement positions satisfy a predetermined criteria.

41.   A system, comprising:

a network;

an electronic marketplace coupled to the network;

one or more sellers selling one or more items at the marketplace;

one or more buyers consuming one or more items at the marketplace; and

a dispute resolution system coupled to the network to resolve a dispute between one or more buyer and seller parties, the dispute resolution system adapted to select one of two modes of resolving the dispute, the first mode being completely driven by an electronic agent and the second mode involving a dispute resolution specialist.

42.   The system of claim 41, wherein the network comprises a wide area network.

43.   The system of claim 41, wherein the network comprises the Internet.

44.   The system of claim 41, wherein the items comprise products.

45.   The system of claim 41, wherein the items comprise services.

46.   The system of claim 41, wherein the dispute resolution system comprises a server.

47.   The system of claim 41, wherein the dispute resolution system provides data relating to participation in the dispute resolution process.

48.   The system of claim 47, wherein the data relates to compliance of a participant to a decision made in the resolution of the dispute.

49.   The system of claim 41, wherein the dispute resolution system highlights an offender of the decision.

50.   The system of claim 41, wherein the dispute resolution system provides a market-based system for assigning a specialist to a particular dispute.

51.   The system of claim 41, wherein the dispute resolution system insures transactions.

52.   The system of claim 51, wherein the dispute resolution system requires a seller in a transaction to be a registered subscriber before a transaction is insured.

53.   The system of claim 41, wherein the dispute resolution system provides a visual indicia to indicate membership in the dispute resolution process.

54.   The system of claim 54, wherein the visual indicia is a medallion.

55.   The system of claim 41, wherein the dispute resolution system emulates a court for on-line transaction parties.